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Mandatory Vehicle INSURANCE

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JESSE WHITE
SECRETARY OF STATE

VEHICLE OWNERSHIP IMPLIES RESPONSIBILITY

Dear Motorists:

Mandatory vehicle insurance is a necessary consumer protection measure that helps protect motorists from the risks associated with owning and driving a vehicle.

In Illinois, all motorists are required by law to be covered by liability insurance to defray the cost of injuries or damages caused to other persons or their property in a crash. Without coverage, a single vehicle collision could lead to significant financial loss and cause you to lose your driving privileges.

Keep in mind that the required minimum liability coverage is only the foundation of any auto insurance policy. If you cause a serious accident, minimum coverage may not be adequate.

If insurance companies decline your request for vehicle insurance, ask an insurance agent about the Illinois Automobile Insurance Plan. The plan is a state-monitored program for drivers who have difficulty obtaining insurance.

Jesse White

Jesse White
Secretary of State

COMPLYING WITH THE LAW

The law states that you must have vehicle liability insurance in the following minimum amounts:

- $20,000 for injury or death of one person in an accident;
- $40,000 for injury or death of more than one person in an accident;
- $15,000 for damage to property of another person.

Liability insurance is required for all motor vehicles being driven, including cars, vans, SUVs, motorcycles, RVs, trucks and buses. Trailers are *not* required to have liability insurance.

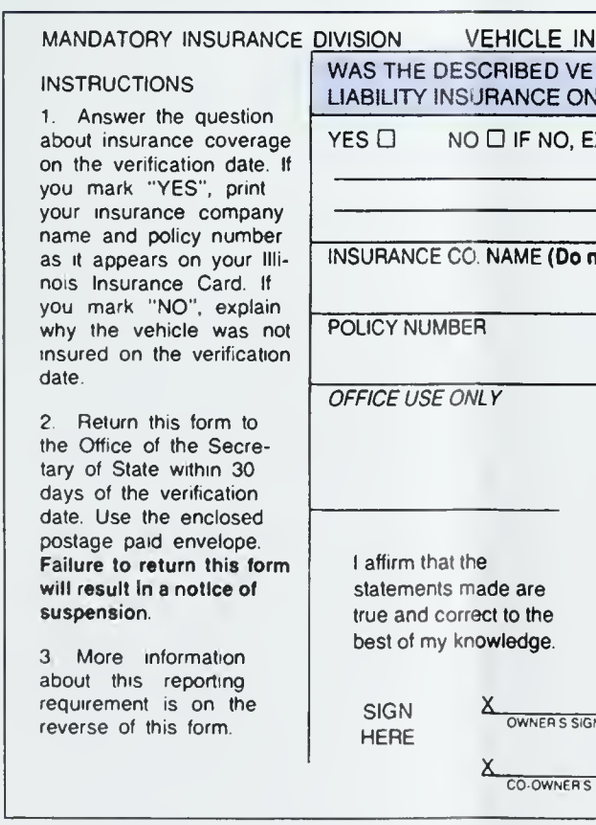
Always carry your insurance card in your vehicle. You must show your insurance card upon request by any law enforcement officer. Your insurance company will send you an insurance card, usually when your insurance policy is issued or renewed.

ENFORCEMENT

The law is enforced two ways:

(1) If you are stopped for a traffic violation or involved in an accident and issued a traffic ticket and then convicted in court for operating an uninsured vehicle, the conviction is

INSURANCE VERIFICATION FORM



MANDATORY INSURANCE DIVISION VEHICLE IN

INSTRUCTIONS

1. Answer the question about insurance coverage on the verification date. If you mark "YES", print your insurance company name and policy number as it appears on your Illinois Insurance Card. If you mark "NO", explain why the vehicle was not insured on the verification date.

2. Return this form to the Office of the Secretary of State within 30 days of the verification date. Use the enclosed postage paid envelope. **Failure to return this form will result in a notice of suspension.**

3. More information about this reporting requirement is on the reverse of this form.

WAS THE DESCRIBED VE
LIABILITY INSURANCE ON

YES ☐ NO ☐ IF NO, E

INSURANCE CO. NAME (Do n

POLICY NUMBER

OFFICE USE ONLY

I affirm that the statements made are true and correct to the best of my knowledge.

SIGN HERE X OWNER'S SIGN

X CO-OWNER'S

submitted to the Secretary of State for a license plate suspension.

(2) If the computer randomly selects your license plate registration, you will receive an insurance verification form from the Secretary of State (see below). Your liability coverage will be verified with the company.

If you did not have insurance on the verification date indicated on the form, or if you do not return the form with the information requested, your license plates will be suspended.

PENALTIES FOR VIOLATING THE LAW

- Minimum $500 fine for operating an uninsured vehicle.
- Minimum $1,000 fine for operating a vehicle while its registration is suspended for lack of insurance.

Vehicle registrations of first-time offenders are suspended until the reinstatement fee and proof of insurance are submitted. For repeat offenders, a four-month suspension must be served and the reinstatement fee and proof of insurance must be submitted. Your vehicle **may not be driven by anyone** while the license plates are suspended.

VISION VEHICLE INSURANCE VERIFICATION FORM OFFICE OF THE SECRETARY OF STATE

WAS THE DESCRIBED VEHICLE COVERED BY LIABILITY INSURANCE ON THIS DATE? ⟶

YES ☐ NO ☐ IF NO, EXPLAIN: _____

NSURANCE CO. NAME **(Do not list agent or agency)**

POLICY NUMBER

OFFICE USE ONLY

I affirm that the statements made are true and correct to the best of my knowledge.

SIGN HERE

X _____ _____
OWNER'S SIGNATURE DATE

X _____ _____
CO-OWNER'S SIGNATURE DATE

VSD-371 2

REINSTATEMENT

Vehicle registration can be reinstated when the owner provides proof of insurance and pays the $100 reinstatement fee. Repeat offenders are required to serve a four-month suspension in addition to paying the $100 reinstatement fee and providing proof of insurance.

IF YOU ARE INVOLVED IN AN ACCIDENT

An accident report form must be filed with the Illinois Department of Transportation (IDOT) if damages exceed $500 or if injuries resulted from the accident.

The Safety Responsibility Law requires at-fault uninsured motorists to pay for damages they cause or face license plate and driver's license suspensions.

Administration of the Safety Responsibility Law is initiated in the Accident Records Section of IDOT. Inquiries may be directed to:

Illinois Dept. of Transportation
Accident Records Section
3215 Executive Park Dr.
Springfield, IL 62766
(217) 782-4516

The Secretary of State's office does not maintain insurance information for all registered motor vehicles. Insurance information is available only from the motorist involved in the accident or from the report filed with IDOT.

PURCHASING INSURANCE

Contact an insurance agent to buy liability insurance for your vehicle. Some companies do not sell insurance to vehicle owners who have been driving uninsured. If you have problems buying insurance, ask your insurance agent about the Illinois Automobile Insurance Plan.

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Under Illinois law, liability insurance policies automatically include uninsured motorist coverage at the legal minimum requirements for bodily injury or death. This ensures coverage if you are involved in an accident with a driver who is uninsured.

State law does not require you to carry collision, comprehensive, medical payment or uninsured property damage coverage.

The Illinois Department of Insurance regulates insurance companies, agencies and agents. It maintains a Consumer Services Division that can answer your questions about auto insurance. If you have questions or wish to file a complaint, please contact:

Illinois Department of Insurance
Consumer Services Division
320 W. Washington St., 4th Floor
Springfield, IL 62767
(217) 782-4515

FOR MORE INFORMATION

For more information about Illinois' Mandatory Insurance Law, contact:

Office of the Secretary of State
Mandatory Insurance Division
501 S. Second St.
429 Howlett Building
Springfield, IL 62756-7000
(217) 524-4946

www.cyberdriveillinois.com

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